

Business Continuity Plan for **COVID-19**

Implementation: March 2020
(available on Orient website)

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1. Background and Context

The outbreak of Coronavirus Disease 2019 (COVID-19) is a constantly changing situation. To manage the situation Orient has made this plan for:

- Employees health and safety.
- Information to customers and suppliers.
- A clearly defined working structure.

2. Key Components

The key components:

Prevention and Containment

Creating awareness and promoting personal hygiene, washing hands/using hand sanitizers, limiting non-essential travel, etc.

Emergency Planning and Preparedness

Head Office and Branches will have clearly defined plans for emergency procedures, contact information for all personnel, to maintain the same level of service with very limited interruption.

Recovery

Swift return to normal operations, once normalcy is restored.

3. Precautions and Business Continuity

Orient has taken many steps to safe guard health and continue business.

Policies, Procedures, and regular circulars

In line with the Government Rules and guidance of Al-Futtaim Group, to create our employees' awareness and provide clarity.

All those who entered the country after the government's announcement of quarantine, are instructed to self-quarantine for 14 days

In accordance with the Dubai Economy directive 80% of our staff have been advised to work from home.

Following staff members also have been advised to work from home:

- Critical cases like pregnant women, new mothers, with serious health or chronic conditions;
- Senior citizens or fragile employees;
- Care giver to family members with suspected or confirmed Covid-19 infection
- Sales staff were directed not to report to the office unless necessary and on window timing only;

500 staff members have been provided the paraphernalia with connectivity to work from home;

Installed thermal scanner at door entrance;

Limited access of visitors to the ground floor only;

Implemented Responsible Social Distancing;

Regular communication on safety measures.

Contact Number for health services

Available to all Al-Futtaim employees/Non Al-Futtaim clients on a 24/7 basis to provide help, assistance and services.

Working from home

Replicate normal working with the same working platform at home.

Screening

Temperature screening during working hours will be carried out periodically.

Working hours

Maintain same working hours in the office and working from home.

Travel banning

All employees are directed not to travel either domestically or abroad until further notice.

Better hygiene

Using hand sanitizers, gloves, increasing frequency of housekeeping services, deep cleaning, face mask to front liners facing customers etc.

Avoid face-to-face meetings

Effective use of Microsoft Team

Designated Isolation Area

Designated Isolation Area for any worker showing signs of illness is available on the premises pending arrival of medical evacuation.

Further Advices

We shall update you on further advices based on UAE Government's regulations and Al Futtaim Group's directives.

4. Establishment of Crisis Management Team

A crisis taskforce headed by C.O.O, reporting to Group President has been established.

Throughout the crisis time, the Planning Team will be responsible for monitoring and overseeing the situation, and take actions as appropriate.

ROLE	NAME	CURRENT POSITION/ FUNCTION	E-MAIL	MOBILE NUMBERS
Business Continuity Plan Head	Xavier Arputharaj	Chief Operating Officer	Xavier.Arputharaj@alfuttaim.com	+971 50 4571273
Members	Rohana Alagiyage	EVP Technical	Rohana.Alagiyage@alfuttaim.com	+971 56 6558406
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5. Contact Details for Services

Department	NAME	CURRENT POSITION/ FUNCTION	E-MAIL	MOBILE NUMBERS
Property	Gaurav Bajaj	Senior Vice President	Gaurav.Bajaj@alfuttaim.com	+971 56 4184578
Strata	Jehan Wijeratnam Omar Zaman Gagandeep Gill	Vice President Asst Vice President Vice President	Jehan.Wijeratnam@alfuttaim.com Omar.Zaman@alfuttaim.com Gagandeep.Gill@alfuttaim.com	+971 50 9002914 +971 56 9930042 +971 55 5963201
Engineering	Pothen Abraham	Vice President	Pothen.Abraham@alfuttaim.com	+971 50 8095176
General Accident/ Liability	Dilan Sumithraarachchi	Vice President	Dilan.Sumithraarachchi@alfuttaim.com	+971 56 4186405
Specialty	Gaurav Sapra	Vice President	Gaurav.Sapra@alfuttaim.com	+971 50 7706259
Marine/ Credit Insurance	Upali Wijeratne Ganapathy Kannan	Senior Vice President Vice President	Upali.Wijeratne@alfuttaim.com Ganapathy.Kannan@alfuttaim.com	+971 56 6810227 +971 50 6556805
Energy	Rajasekhar Bolimera	Vice President	Rajasekhar.Bolimera@alfuttaim.com	+971 50 2403041
Travel	Manesh Kutty	Vice President	Manesh.Kutty@alfuttaim.com	+971 56 6832734
Medical Individual Group Business Development Mednet Call Centre Nextcare Call Centre NAS Call Centre	Nicola Kelly Rehan Akhter Georgette Daoud 800-Mednet / 800 4882 04-2708800 800 2311	Vice President Vice President Vice President	Nicola.Kelly@alfuttaim.com Rehan.Akhter@alfuttaim.com Georgette.Daoud@alfuttaim.com	+971 58 8566868 +971 58 8568858 +971 55 1001143
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Individual Life Direct Sales Force Bancassurance Renewals Brokers Customer Service/ Call Centre	Subramoni Janardhan Mohan Sriram Sunil Rahman Vijaya Kishore Sachin Ahuja Meghana Panday	Senior Vice President Vice President Vice President Area Head Vice President Asst Vice President	Subramoni.Janardhan@alfuttaim.com Mohan.Sriram@alfuttaim.com Sunil.Rahman@alfuttaim.com Vijaya.Kishore@alfuttaim.com Sachin.Ahuja@alfuttaim.com Meghana.Panday@alfuttaim.com	+971 52 3700838 +971 58 8970535 +971 56 5044801 +971 56 9914894 +971 58 8970535 +971 50 1892233
Group Life & Individual Operations Group Life Individual Life Claims	Selvan Raman Bharath Kumar Thomas Poovattil Sagun Chodankar	Senior Vice President Vice President Vice President Asst Vice President	Selvan.Raman@alfuttaim.com Bharath.Kumar@alfuttaim.com Thomas.Poovattil@alfuttaim.com Sagun.Chodankar@alfuttaim.com	+971 56 6562926 +971 50 4506247 +971 56 6769900 +971 56 9965473
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Department	NAME	CURRENT POSITION/ FUNCTION	E-MAIL	MOBILE NUMBERS
Agency	Xavier Gonsalves	Senior Vice President	Xavier.Gonsalves@alfuttaim.com	+971 56 2261912
Sales & Marketing Agency/ Brokers	Feras Radwan	Vice President	Feras.Radwan@alfuttaim.com	+971 52 6599384
Brokers	Xavier Gonsalves Margaret Koshy Rohit Amarnani	Senior Vice President Senior Vice President Vice President	Xavier.Gonsalves@alfuttaim.com Margaret.Koshy@alfuttaim.com Rohit.Amarnani@alfuttaim.com	+971 56 2261912 +971 50 6502467 +971 52 3235181
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Sharjah Branch	Sanjay Nair	Senior Vice President	Sanjay.Nair@alfuttaim.com	+971 52 1245968
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Muscat & Salalah Branch	Aqil ALLawati	Senior Vice President	Aqil.ALLawati@alfuttaim.com	+968 92107381
Bahrain Branch	Siva Krishnan	Senior Vice President	Siva.Krishnan@alfuttaim.com	+973 32 000 778

Call Centre remains active during office working hours.

Call Centre: 800 674368

Email: Orient@alfuttaim.com

6. List of Functions In The Event of a Lockdown

All the following services will operate as normal in the event of a lockdown

DEPARTMENT	ESSENTIAL SERVICES
➤ Underwriting	➤ Policies, Quotes and endorsements issuance and cancellations
➤ Business Development	➤ Maintain communication with brokers/clients, staff
➤ Claims – General	➤ RI FAC arrangements
➤ Motor Claims	➤ Claims Management
➤ Reinsurance	➤ Payment
➤ Document Processing	➤ Risk Survey – if allowed by the authorities
➤ Finance	➤ Continuity of Service
➤ IT	
➤ HR	
➤ Branches	
➤ Sales & Marketing	
➤ Operations Control	
➤ Admin	

7. Post Curfew/Business Shutdown

In case the Government enforces a curfew or business shutdown, Orient will conduct proper sanitization to work premises prior to getting back to normal operations, while keeping the other precautions effective until further notice.

This applies to Head Office and Branch premises.